Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 1 of 63

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	lvy	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Williams	
license or passport	Last name	Last name
Bring your picture identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.	Guilla (Gr., Gr., II, III)	Sum (Gr., Gr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	Last name	Last Harrie
	First name	First name
	Middle name	Middle name
	Last name	Last name
	Last Harris	East Harris
3. Only the last 4 digits of your Social	XXX - XX- 6145	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 2 of 63

D	ebtor 1 lvy First Name	Williams Middle Name Last Name	Case number (if known)
	i iist ivaille	wilddie Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		309 Marshall Ave Number Street	Number Street
		Bellwood Illinois 60104	
		City State Zip Code	City State Zip Code
		Cook County	County
		•	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		-	
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 3 of 63

Debtor 1 lvy			Williams		Case number (if knd	own)	
First	t Name	Middle Name	Last Name				
Part 2: Tel	I the Court Abo	ut Your Bankruptcy	Case				
	opter of the otcy Code you osing to file		ef description of each, see 2010)). Also, go to the top o				lividuals Filing for
8. How you fee	u will pay the	more details abordance cashier's check, may pay with a company with a company may pay with a company with a company may pay with a company with a company may pay with a company pay wit	eredit card or check with e fee in installments. If ay Your Filing Fee in Ins	rattorney is a pre-printe you choose tallments (Conay request your fee, an our family sit the Applic	ou are paying the submitting you ed address. this option, sig official Form 103 this option only d may do so onl ze and you are u	e fee yourself, y r payment on yo n and attach th A). v if you are filing ly if your incomo	rou may pay with cash, our behalf, your attorney be Application for g for Chapter 7. By law, a e is less than 150% of the fee in installments). If
9. Have yo bankrup last 8 ye	otcy within the	✓ No. Yes. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	
cases posses filling thing you, or be	who is not is case with by a business , or by an	Ves. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to y Case number, if I Relationship to y Case number, if I	known
11. Do you i residend		✓ No. Go	ndlord obtained an eviction		-		

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 4 of 63

Debtor 1 ly				Williams	Case number ((if known)	
Part 3: Report About Any	Rucir			Last Name			
Part 3: Report About Arry	Dusii	103303	Tou Own as a sole	Froprietoi			
12. Are you a sole proprietor of any full-	✓	No.	Go to Part 4.				
or part-time business?		Yes.	Name and location o	f business			
A sole proprietorship is a business you			Name of business, if a	any			
operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Number	Street			
If you have more than one sole			City		State	Zip Code	
proprietorship, use a separate sheet and			Check the appropri	ate box to descri	be your business:		
attach it to this			Health Care B	Business (as define	ed in 11 U.S.C. § 101(2	27A))	
petition.			Single Asset R	Real Estate (as de	fined in 11 U.S.C. § 10	1(51B))	
			Stockbroker (as defined in 11 l	J.S.C. § 101(53A))		
			Commodity B	roker (as defined	in 11 U.S.C. § 101(6))		
			None of the at	oove			
13. Are you filing under Chapter 11, the court must know whether you are a small business debtor so that appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most respectively. Sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these doctors are you as small business debtor? For a definition of small business debtor, see 11 U.S.C. § No. I am not filing under Chapter 11. No. I am filing under Chapter 11. Bankruptcy Code. No. I am filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most respectively. Sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these doctors are in 11 U.S.C. § 11 16(1)(B). No. I am not filing under Chapter 11. Bankruptcy Code.						your most recent balance of these documents do not	
			Code.				
Part 4: Report if You Own	n or H	ave Aı	ny Hazardous Prope	erty or Any Pro	perty That Needs Im	nmediate Attenti	on
14. Do you own or have	\	No.					
any property that poses or is alleged to pose a threat of		Yes.	What is the hazard?				
imminent and identifiable hazard to public health or			If immediate attention is	needed, why is it	needed?		
safety? Or do you			Where is the property?				
own any property that needs immediate attention?				Number	Street		
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	State	9	Zip Code

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 5 of 63

 Debtor 1
 Ivy
 Williams
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 6 of 63

Debtor 1 Ivy First Name			nber (if known)					
	Middle Name Last estions for Reporting Purposes	t Name						
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 							
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund No.		exempt property is excluded and administrative to unsecured creditors?					
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000					
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 milli \$10,000,001-\$50 mi \$50,000,001-\$100 m \$100,000,001-\$500	llion \$1,000,000,001-\$10 billion illion \$10,000,000,001-\$50 billion					
20. How much do you estimate your liabilities to be? Part 7: Sign Below		\$1,000,001-\$10 milli \$10,000,001-\$50 mi \$50,000,001-\$100 m \$100,000,001-\$500	llion \$1,000,000,001-\$10 billion illion \$10,000,000,001-\$50 billion					
	Lhave examined this potition, and	I doctors under popalty of po	rium that the information provided is true and					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or							
	both. 18 U.S.C. §§ 152, 1341, 15	19, and 3571.						
	/s/ Ivy Williams	*						
	Signature of Debtor 1		ignature of Debtor 2					
	Executed on 2/22/2017 MM / DD / Y		executed on					

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 7 of 63

Debtor 1 lvy		Williams	Case number (i	f known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 1	2, or 13 of title 11, Unite	nave informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the sched	dules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Mike Miller		Date _	2/22/2017
	Signature of Attorney for	or Debtor		MM / DD / YYYY
	,			
	Mike Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street Street			
	28th Floor			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	•			•
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinoi	S
	Bar number		State	

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 8 of 63

Fill in this information to identify your case:							
Debtor 1	lvy		Williams				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,230.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,230.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$3,303.71
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$29,983.74
Your total liabilities	\$33,287.45
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,860.43
	· · · · · · · · · · · · · · · · · · ·
Copy your combined monthly moonic normalic 12 or concedite	

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 9 of 63

Deb	tor 1			Williams	Case number (if known)					
		First Name	Middle Name	Last Name						
Part	4:	Answer These Question	ns for Administrati	ve and Statistical Record	ds					
6. A	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?									
Г	– N	o You have nothing to report	rt on this part of the for	rm. Check this box and submit	this form to the court with your other sche	edules				
L			it on the part of the lo.			,dd.001				
Ŀ	∠ Y	es.								
7. W	/hat	kind of debt do you have?								
Ī,	7 Y	our debts are primarily cor	nsumer debts. Consur	mer debts are those incurred by	y an individual primarily for a personal,					
	i fa	amily, or household purpose.	11 U.S.C. § 101(8). Fi	ill out lines 8-10 for statistical p	ourposes. 28 U.S.C. § 159.					
		our debts are not primarily his form to the court with you		u have nothing to report on thi	s part of the form. Check this box and sub	mit				
		the Statement of Your Cu 122A-1 Line 11; OR, Form		e: Copy your total current moni rm 122C-1 Line 14.	thly income from Official	\$2,375.68				
9.	Cop	y the following special cat	egories of claims from	m Part 4, line 6 of Schedule	E/F:					
	From Part 4 on Schedule E/F, copy the following:				Total claim					
	9a.	Domestic support obligations	s (Copy line 6a.)		\$0.00					
	9b.	Taxes and certain other debts	s you owe the governm	nent. (Copy line 6b.)	\$3,303.71					
	9c.	Claims for death or personal	iniurv while vou were ir	ntoxicated. (Copy line 6c.)	\$0.00					
		•		, ,	\$23,864.00					
	9d.	Student loans. (Copy line 6f.))		· ,					
		Obligations arising out of a s rity claims. (Copy line 6g.)	eparation agreement or	r divorce that you did not repor	t as \$0.00					
	9f. I	Debts to pension or profit-sha	aring plans, and other s	similar debts. (Copy line 6h.)	\$0.00					
			=	,						

\$27,167.71

9g. Total. Add lines 9a through 9f.

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 10 of 63

Fill in this	informati	ion to identify your c	ase:						
Debtor 1	lvy	ı			William	ns			
Debtor 1		rst Name	Middle N						
Debtor 2 (Spouse, if fi	ling) Eir	rst Name	Middle N	lama	Last N	ame			
				iame					
		ruptcy Court for the:	Northern		District of II	State)			
Case num (If known)	nber								
Officia	al Form	m 106A/B							Check if this is an amended filing
		A/B: Prope	ertv						12/1
In each ca category v responsibl write your	ategory, s where yo le for sup name ar	separately list and c u think it fits best. E plying correct infor nd case number (if k	describe items. Li Be as complete a mation. If more s (nown). Answer e	nd a pace very	ccurate as possib is needed, attac question.	. If an asset fits in more ole. If two married people h a separate sheet to th state You Own or Ha	e are fili is form.	ng together, both a On the top of any a	are equally
						ding, land, or similar pro			
7. D0 you	No. Go		quitable interest	iii aii	y residence, build	ung, ianu, or sinnar pro			
1.1	Street ad	Idress, if available, or	other description	Wh	at is the property Single-family hom Duplex or multi-u		the	amount of any secu	claims or exemptions. Put tred claims on Schedule D: nims Secured by Property.
					Condominium or	cooperative		rrent value of the ire property?	Current value of the portion you own?
				H	Manufactured or Land	nobile home			
	Number	Street		H	Investment prope	rty		scribe the nature o	
	City State 2		Zip Code		Timeshare Other		interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
	Oily	Claic	Z.p	Wh		in the property? Check		Check if this is co	ommunity property
					Debtor 1 only		ш		
					Debtor 2 only				
					Debtor 1 and Deb	tor 2 only			
						e debtors and another			
					ner information yo perty identificati	ou wish to add about thi on number <u>:</u>	s item, s	such as local	
If you	own or h	ave more than one, li	ist here:						
1.0				Wh		? Check all that apply.	Do the	not deduct secured amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i>
1.2	Street ad	Idress, if available, or	other description		Single-family hom Duplex or multi-u				nims Secured by Property.
				H	Condominium or	o .		rrent value of the	Current value of the
				H	Manufactured or i	•	ent	ire property?	portion you own?
	-			H	Land				
	Number	Street			Investment prope	rty		scribe the nature o erest (such as fee s	
	City	State	Zip Code		Timeshare Other				e estate), if known.
	Oity	State	Zip Code						ommunity property
				one		in the property? Check	П	(see instructions)	
					Debtor 1 only		_		
					Debtor 2 only				
					Debtor 1 and Deb	-			
					At least one of the	e debtors and another			
					ner information ye perty identificati	ou wish to add about thi on number:	s item, s	such as local	

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 11 of 63

Debtor 1			ımber (if known)
	First Name Middle Na	me Last Name	
1.3 Stre	et address, if available, or other description	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Nur City	nber Street State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this if property identification number:	
	the dollar value of the portion you own ve attached for Part 1. Write that num	for all of your entries from Part 1, including any e	ntries for pages
Do you ov you own t	hat someone else drives. If you lease a vel ins, trucks, tractors, sport utility vehicles, r	terest in any vehicles, whether they are registered nicle, also report it on Schedule G: Executory Contracts notorcycles	•
3.1	Make	Who has an interest in the property? Checone.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D:</i> <i>Creditors Who Have Claims Secured by Property.</i>
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? Current value of the portion you own?
3.0	Maka	Check if this is community property (so instructions)	
3.2	Make	Who has an interest in the property? Checone. Debtor 1 only	bk Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (so	Current value of the entire property? Current value of the portion you own?
		instructions)	~

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 12 of 63

otor 1			Williams	Case number	(if known)	
	First Name	Middle Name	Last Name			
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	ty? Check	the amount of any secu	claims or exemptions. Property claims on Schedule sims Secured by Property Current value of the portion you own?
			At least one of the debtors and at Check if this is community pro instructions)			
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the propert one. Debtor 1 only	t y? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Property ired claims on Schedule ims Secured by Property
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and a			
		•	Check if this is community pro instructions) recreational vehicles, other vehicle fishing vessels, snowmobiles, motorcy	es, and acce		
Exar		•	instructions) recreational vehicles, other vehicle fishing vessels, snowmobiles, motorcy Who has an interest in the propert	es, and accer	Do not deduct secured	
Exar	nples: Boats, trailers, motors, pe No Yes	•	instructions) recreational vehicles, other vehicle fishing vessels, snowmobiles, motorcy Who has an interest in the propert one. Debtor 1 only	es, and accer	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	nples: Boats, trailers, motors, pe No Yes Make Model: Year:	•	instructions) recreational vehicles, other vehicle fishing vessels, snowmobiles, motorcy Who has an interest in the propert one.	es, and accer cole accessorie ty? Check	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
4.1	Make Model: Approximate mileage: Other information: Make Model: Year: Make Model: Year:	•	who has an interest in the propert one. Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and an Check if this is community pro	es, and accer cole accessorie ty? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
4.1	nples: Boats, trailers, motors, per No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the propert one. Debtor 1 and Debtor 2 only Debtor 1 and Debtors and an Check if this is community pro instructions) Who has an interest in the propert one.	es, and accer cole accessorie ty? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 13 of 63

De	ebtor 1	lvy First Name	Middle Name	Williams Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interest	in any of the following	items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, furniture, linens, china, kitchenv	ware		
<u>✓</u>	No Yes. I	Describe	Used Furniture			\$800.00
		tronics bles: Television	s and radios; audio, video, stereo, and o	digital equipment; computer	s, printers, scanners; music	
<u>✓</u>		Describe	Used Electronics			\$1000.00
		•	ue and figurines; paintings, prints, or other in, or baseball card collections; other co			
✓	No Yes. [Describe				
		les: Sports, ph	urts and hobbies notographic, exercise, and other hobby eas; carpentry tools; musical instruments	equipment; bicycles, pool ta	ables, golf clubs, skis; canoes	
✓	No Yes. I	Describe				
	0. Fire Examp		es, shotguns, ammunition, and related	equipment		
✓	No					
	Yes. [Describe				
			clothes, furs, leather coats, designer wea	ar, shoes, accessories		
Ш	No Voc. 1	Describe	Lland Clathin			
⊻	163. 1	Jeschbe	Used Clothing			\$350.00
		-	ewelry, costume jewelry, engagement ri er	ings, wedding rings, heirlool	m jewelry, watches, gems,	
<u> </u>	No Yes. [Describe	Misc Jewelry			\$80.00
		n-farm animal bles: Dogs, cat	s, birds, horses			
✓	No Yes. [Describe				·
		other persor	nal and household items you did not a	already list, including any	health aids you did not list	
뇓	No Yes I	Describe				
Ш	100.1	- 3001100				
			llue of all of your entries from Part 3, t number here	, including any entries for	pages you have attached	\$2230.00

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 14 of 63

Debt	tor 1 <u>Ivy</u>		Williams	Case number (if known)	
	First Name	Middle Name	Last Name		_
Part 4	4: Describe Your F	Financial Assets			
Do	you own or have an	y legal or equitable interest	in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	Cash				
E	✓ No	ve in your wallet, in your home, in	·		
				Cash:	
17.	Examples: Checking, sa	avings, or other financial accounts stitutions. If you have multiple ac		in credit unions, brokerage houses, n, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	ADP debit card through emp	loyer	\$0.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks investment accounts with broken	rage firms, money market accou	unts	
	✓ No Yes	Institution or issuer name:			
19.	an LLC, partnership, a		ted and unincorporated busi	nesses, including an interest in	
	Yes. Give specific information about	Name of entity		% of ownership:	
	them				

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 15 of 63

Debt	tor 1 IVy	Middle None	Williams	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotial			
		include personal checks, cashiers ents are those you cannot transfe			
		ents are those you cannot transfe	r to someone by signin	ig or delivering them.	
	✓ No				
	Yes. Give specific				
	information about them	Issuer name:			
					-
		-			_
21.	Retirement or pension		thrift savings account	ts, or other pension or profit-sharing plans	
		1, Emor, Reagn, 40 (10, 400(b)	, tillit savings account	is, or other perision or profit straining plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account				
	separately.	401(k) or similar plan:			-
		Pension plan:	-		-
		IRA:			_
		Retirement account:			
		Keogh:			-
		Additional account:	_		_
		Additional account:			_
22	Security deposits and	nrenavments	-		
		I deposits you have made so that	you may continue sen	vice or use from a company	
		with landlords, prepaid rent, public	c utilities (electric, gas,	water), telecommunications	
	companies, or others		Institution name:		
	✓ No		msulution name.		
	Yes	Electric:			<u>-</u> , -
		Gas:			
		Heating oil:			_
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	<u> </u>
	✓ No				
	Yes	Issuer name and description:			
	—				
		-			
		-			-
					_

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 16 of 63

Debt	tor 1 lvy		number (if known)	
		iddle Name Last Name		
24.	Interests in an education IRA, in an 26 U.S.C. §§ 530(b)(1), 529A(b), and	account in a qualified ABLE program, or under a quali 529(b)(1).	fied state tuition program.	
	No Institution name and de Yes	escription. Separately file the records of any interests.11 U.S	.C. § 521(c):	
25.	Trusts, equitable or future interests exercisable for your benefit	s in property (other than anything listed in line 1), and i	ights or powers	
	✓ No Yes. Describe			1
	Too. Describe			
26.	Examples: Internet domain names, well	ade secrets, and other intellectual property bisites, proceeds from royalties and licensing agreements		
	Yes. Describe			
27.	Licenses, franchises, and other gen	_		ı
	✓ No	licenses, cooperative association holdings, liquor licenses, p	professional licenses	
	Yes. Describe			
Mor	ney or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you? Tax refunds owed to you			portion you own? Do not deduct secured
	Tax refunds owed to you			portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific information	er	Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No	er	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years	er ny, spousal support, child support, maintenance, divorce s	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimonal No		State: Local: ettlement, property settlemer	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimonal No		State: Local: ettlement, property settlemer Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimonal No		State: Local: ettlement, property settlemer Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years		State: Local: ettlement, property settlemer Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimon Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability insu		State: Local: ettlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimon Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability insu	ny, spousal support, child support, maintenance, divorce s	State: Local: ettlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 17 of 63

Deb	tor 1 lvy		Williams	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance poli Examples: Health, disability,		th savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insurance of each policy and list its		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property the If you are the beneficiary of a property because someone	a living trust, expect p		y, or are currently entitled to receive	
	Yes. Describe				
33.			ou have filed a lawsuit or made ance claims, or rights to sue	a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and unli to set off claims	quidated claims of e	every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you d	id not already list			
	Yes. Describe				
36.		-	Part 4, including any entries fo		
Part	5: Describe Any Busin	ess-Related Prop	perty You Own or Have an I	nterest In. List any real estate in Pa	art 1.
37.	Do you own or have any le	gal or equitable into	erest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or co	mmissions you alre	ady earned		
	Yes. Describe				
39.	Office equipment, furnishi Examples: Business-related		modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, el	ectronic devices
	✓ No ☐ Yes. Describe				
					_

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 18 of 63

Deb	tor 1 lvy	Williams	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equipme	ent, supplies you use in business, and tools of your trade	•	
	✓ No			
	Yes. Describe			
11	Inventant	_		
41.	Inventory			
	✓ No			
	Yes. Describe			
12	Interests in partnerships or j	- oint ventures		
72.		ont ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	. tanto or ontify.	/c c. c	
	information about them			<u> </u>
13 (Customer lists, mailing lists, o	or other compilations		
70.	_	Tother compliations		
	✓ No			
	Yes. Do your lists include p	personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No			
	Yes. Describe			
44.	Any business-related propert	ty you did not already list		
	√ No			
	Yes. Give specific			
	information			<u> </u>
				<u> </u>
				<u> </u>
		-		_
		our entries from Part 5, including any entries for pages y		
•				
Part	Describe Any Farm- a	and Commercial Fishing-Related Property You O	wn or Have an Interest In.	
	If you own or have an interest	in farmland, list it in Part 1.		
46.	Do you own or have any lega	l or equitable interest in any farm- or commercial fishin	ng-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, fa	arm-raised fish		
	✓ No			
	Yes. Describe			

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 19 of 63

Deb	tor 1 Ivy	Middle Noves	Williams	Case number (if known)	
48.	First Name Crops-either growing of	Middle Name	Last Name		
40.		i narvesteu			
	No No Deceribe				
	Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fix	tures, and tools of trade		
	✓ No				
	Yes. Describe				
	_				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	No No	,			
	Yes. Describe				
51.	Any farm- and commer	cial fishing-related property you o	did not already list		
	✓ No				
	Yes. Describe				
52. A	dd the dollar value of al	of your entries from Part 6, inclu	ding any entries for page	es you have attached	
		here			
				L	
Part	7. Describe All Pro	perty You Own or Have an Int	erest in That You Did	Not List Above	
		erty of any kind you did not alrea		NOT EIGH ABOVO	
00.		s, country club membership	ay not.		
	✓ No				1
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	of your entries from Part 7. Write	that number here		<u> </u>
Part	8: List the Totals of	Each Part of this Form			
55. I	Part 1: Total real estate	line 2		>	
56. լ	part 2 total vehicles, line	5		_	
57. F	Part 3: Total personal an	d household items, line 15	\$2230.00	<u>_</u>	
58. F	Part 4: Total financial as	sets, line 36			
59. I	Part 5: Total business-re	lated property, line 45		_	
60 1	Part 6: Total farm- and f	shing-related property, line 52		_	
			-	_	
	Part 7: Total other prope				
62.	Total personal property.	Add lines 56 through 61	\$2230.00	_	+ \$2230.00
				Copy personal property total	
					\$2230.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 20 of 63

			Docui	ment Page 20 of	63	
Fill	in this infor	mation to identify your case	e:		I	
Deb	otor 1	lvy		Williams		
		First Name	Middle Name	Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Uni	ted States E	Sankruptcy Court for the: N	lorthern D	istrict of Illinois		
	se number			(State)		
Of	ficial	Form 106C			1	Check if this is an amended filing
Sc	hedul	e C: The Prope	rty You Claim a	s Exempt		12/15
as e add For stat the tax- und you Par	each iter e a speci amount c exempt r er a law t r exempti t1: Iden Which se	more space is needed, figes, write your name and not property you claim fic dollar amount as exif any applicable statutetirement funds—may that limits the exemption would be limited to to to fexemptions are you claim claiming state and federare claiming federal exemptions.	Il out and attach to this place of case number (if known) as exempt, you must sempt. Alternatively, you ory limit. Some exempt be unlimited in dollar as on to a particular dollar the applicable statutor; claim as Exempt eliming? Check one only, everal nonbankruptcy exempt otions. 11 U.S.C. § 522(b)(2)	page as many copies of Page 2. Specify the amount of the compared in may claim the full fair may claim the sthose for himount. However, if you clamount and the value of the yamount. The specify the amount of the compared in the page 2. Specific product of the compared in the page 3. Specific product of the compared in the page 3. Specific product of the compared in the page 3. Specific product of the compared in the page 3. Specific product of the page 3. Specific product product of the page 3. Specific product of the page 3. Specific product	exemption you arket value of t ealth aids, right laim an exemptithe property is a	claim. One way of doing so is to the property being exempted up to the to receive certain benefits, and the of 100% of fair market value determined to exceed that amount,
		cription of the property an chedule A/B that lists this	the portion you own	Amount of the exemption you Check only one box for each a		Specific laws that allow exemption
			Copy the value from Schedule A/B			
	Brief description <u>Used</u>	n: Furniture	\$800.00	\$800.00		735 ILCS 5/12-1001(b)
	Line from Schedule	A/B: 06		applicable statutory limit		
	Brief description	n·	\$350.00			735 ILCS 5/12-1001(a)
	•	Clothing	Ψ000.00	\$350.00		-
	Line from Schedule	A/B:11		100% of fair market valuapplicable statutory limit		
3.	-	_	nption of more than \$160,3 d every 3 years after that for a	375? cases filed on or after the date of	f adjustment.)	

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 21 of 63

Debtor 1			Villiams	Case number (if known)	
	First Name Midd	lle Name L	ast Name		
Part 2:	Additional Page				
line	f description of the property and on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B		xemption you claim ox for each exemption.	Specific laws that allow exemption
Line	eription: Used Electronics from edule A/B: 07	\$1,000.00		\$1,000.00 market value, up to any statutory limit	735 ILCS 5/12-1001(b)
Line	bription: Misc Jewelry from edule A/B: 12	\$80.00		\$80.00 market value, up to any statutory limit	735 ILCS 5/12-1001(b)
Line	cription: Checking account, ADP debit card through employer from edule A/B: 17	\$0.00		\$0 market value, up to any statutory limit	735 ILCS 5/12-1001(b)

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 22 of 63

		_	3.			
Fill in this info	ormation to identify your o	case:				
Debtor 1	lvy		Williams			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D			_		Check if this is an amended filing
Sched	ule D: Credi	tors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space is			e are filing together, both are equester the entries, and attach it to			
1. Do any	creditors have claims	secured by your proper	ty?			
✓ No.	Check this box and sub	mit this form to the court	with your other schedules. You ha	ve nothing else to repo	ort on this form.	
Yes	. Fill in all of the informati	on below.				
Part 1: Lis	t All Secured Claims					
			red claim, list the creditor separately	Column A	Column B	Column C
		editor has a particular claim, alphabetical order accordin	list the other creditors in Part 2. As g to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion

this claim

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 23 of 63

		Duc	ument Page 23 of	03			
Fill in this infor	mation to identify your case:						
Debtor 1	lvy		Williams				
Dalatan	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the: Norther	n	District of Illinois (State)				
Case number			(State)				
	orm 106E/F				Chec	k if this is an	amended filing
	ule E/F: Credito	rs Who H	lave Unsecure	ed Claims			12/15
other party to a Form 106A/B) a claims that are the entries in t known).	e and accurate as possible. Use any executory contracts or unex and on Schedule G: Executory C e listed in Schedule D: Creditors he boxes on the left. Attach the All of Your PRIORITY Unsec	pired leases that contracts and Unex Who Hold Claims S Continuation Page	ould result in a claim. Also list pired Leases (Official Form 106 Secured by Property. If more sp	executory contract GG). Do not include a ace is needed, copy	s on <i>Schedul</i> iny creditors the Part you	le A/B: Prope with partial need, fill it	erty (Official lly secured out, number
No. 0 Yes. 2. List all or listed, ider As much Continuate	reditors have priority unsecured Go to Part 2. f your priority unsecured claims. ntify what type of claims it is. If a cla as possible, list the claims in alphal ion Page of Part 1. If more than or splanation of each type of claim, se	If a creditor has mo im has both priority betical order according creditor holds a pa	re than one priority unsecured cla and nonpriority amounts, list that ng to the creditor's name. If you h urticular claim, list the other credito	claim here and show have more than two pors in Part 3.	both priority	and nonprior	ity amounts.
·					Total claim	Priority amount	Nonpriority amount
	Revenue Service Creditor's Name		st 4 digits of account number		\$3,303.71	\$3,303.71	
DO Do			on was the debt incurred?	n/a		+-,	\$0.00
P.O. Bo Number		As	of the date you file, the claim oly.	n/a is: Check all that			

✓ No Yes

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 24 of 63

Debte	tor 1 <u>lvy</u>	Williams	Case number (if known)	
	First Name Middle Name	Last Name		
Part :	2: List All of Your NONPRIORITY Unsec	ured Claims		
[Do any creditors have nonpriority unsecured cl No. You have nothing to report in this part. Yes.		e court with your other schedules.	
l I	unsecured claim, list the creditor separately for each	claim. For each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
				Total claim
4.1	CAPITAL ONE Nonpriority Creditor's Name P O Box 30253		Last 4 digits of account number 0838 When was the debt incurred? 10/1/2013	\$229.00
	Number Street		As of the date you file, the claim is: Check all that apply.	
			Contingent	
	Salt Lake City Utah	84130	Unliquidated	
	City State	Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only			
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	<u> </u>		Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a communi	ty debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify CreditCard	
	✓ No		_	
	Yes			
4.2	DIVERSIFIED CONSULTANT			\$427.00
	Nonpriority Creditor's Name	_	Last 4 digits of account number 0966	<u> </u>
	10550 DEERWOOD PARK BLVD Number Street		When was the debt incurred? 12/1/2016	
	Number Succe		As of the date you file, the claim is: Check all that apply.	
	IACKCONIVILLE Florida	00050	Contingent	
	JACKSONVILLE Florida City State	32256 Zip Code	Unliquidated	
	Who incurred the debt? Check one.	·	Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims	
	Check if this claim relates to a communi	ty debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		001 Collection; Collecting for	
	✓ No		ORIGINAL CREDITOR: AT T Other. Specify WIRELESS	
	Yes			
4.3	FST PREMIER			\$380.00
1.0	Nonpriority Creditor's Name	_	Last 4 digits of account number 9498	
	3820 N LOUISE AVE Number Street		When was the debt incurred? 2/1/2014	
	. Tumber		As of the date you file, the claim is: Check all that apply.	
	SIOUX FALLS South Dakota	57107	Contingent	
	City State	Zip Code	Unliquidated	
	Who incurred the debt? Check one.		Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims	
	Check if this claim relates to a communi	ty debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify CreditCard	
	✓ No		_	
	Yes			

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 25 of 63

Williams Debtor 1 lvy Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 MERCHANTS CREDIT GUIDE \$297.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 When was the debt incurred? 1/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60606 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes ONEMAIN \$2,931.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/1/2014 601 Nw 2nd St Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 47708 Indiana Evansville City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 24 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.6 Spotloan \$1,855.74 5715 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 927 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60078 Palatine City Zip Code State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify _

Unsecured

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 26 of 63

Debto	r 1 lvy First Name Middle Name	Williams Last Name	Case number (if known)	
Part 2	Your NONPRIORITY Unsecured Claims - Conti	nuation Page		
	After listing any entries on this page, number them begin	nning with 4.5, fo	ollowed by 4.6, and so forth.	otal claim
4.7	US DEPT OF ED/GLELSI Nonpriority Creditor's Name 2401 INTERNATIONAL LN Number Street	When	4 digits of account number 8581	\$23,864.00
			the date you file, the claim is: Check all that apply. contingent	
	MADISON Wisconsin 53704 City State Zip Code Who incurred the debt? Check one. Debtor 1 only		nliquidated isputed	
	Debtor 2 only		of NONPRIORITY unsecured claim: tudent loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	di di	bligations arising out of a separation agreement or ivorce that you did not report as priority claims	
	Check if this claim relates to a community debt		ebts to pension or profit-sharing plans, and other similar ebts	
	Is the claim subject to offset? No Yes	Ot	ther. Specify	

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 27 of 63

Debtor	1 Ivy First Name	N	Middle Name	Williams Last Name	Case number (if known)			
Part 3:	List Others to	Be Notified Al	oout a Debt That Yo	u Already Listed				
col col cre	llection agency is llection agency h	s trying to collec ere. Similarly, if u do not have ad	t from you for a debt yo you have more than or	ou owe to someone else, li ne creditor for any of the de	that you already listed in Parts 1 or 2. For example, if a st the original creditor in Parts 1 or 2, then list the ebts that you listed in Parts 1 or 2, list the additional arts 1 or 2, do not fill out or submit this page.			
	me	SKCI		On which entry in Part 1 or Part 2 did you list the original creditor?				
10) S Lasalle, Ste 220	10		Line 4.5 of (Ch	Part 1: Creditors with Priority Unsecured Claims			
Nu —	umber Street			one):	Part 2: Creditors with Nonpriority Unsecured Claims			
Ch	nicago	Illinois	60603	Last 4 digits of account	number 9948			
Cit	ty	State	Zip Code		· · · · · <u>- · · · · · · · · · · · · · ·</u>			

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Page 28 of 63 Document

Debtor 1 lvy First Name Williams Last Name Case number (if known) Middle Name

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	s 0.00
	6b. Taxes and certain other debts you owe the government	6b.	o. = \$3,303.71
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00 4.
	6e. Total. Add lines 6a through 6d.	6e.	\$3,303.71
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$23,864.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	g\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	n. = \$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	. \$6,119.74
	6j. Total. Add lines 6f through 6i.	6j.	\$29,983.74

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 29 of 63

Fill in this infor	mation to identify your c	ase:	
Debtor 1	lvy	Williams	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 30 of 63

			D00	Juliletti Paye	50 01 03
Fill	in this infor	mation to identify your c	ase:		
Deb	otor 1	lvy		Williams	
Deb	otor 2	First Name	Middle Name	Last Name	
	ouse, if filing)	First Name	Middle Name	Last Name	
Uni	ted States E	Bankruptcy Court for the:	Northern	District of Illinois	
	e number			(State)	
	ficial	Form 106H			Check if this is an amended filing
Sc	hedul	e H: Your Cod	lebtors		12/15
tnov	Do you ha No Yes	er every question.	u are filing a joint case, do i	not list either spouse as a c	
2.	Idaho, Lou		lived in a community propico, Puerto Rico, Texas, Wa	- '	Community property states and territories include Arizona, California,
		No	r spouse, or legal equival	·	
		Yes. In which communit	y state or territory did you	live?	Fill in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equiv	valent	
		Number Street			
		City	State	Zip Code	_
3.	In Column	1, list all of your codeb			our spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 31 of 63

	20	oamone	. ago or	0.00	
Fill in this information to identif	y your case:				
Debtor 1 Ivy		William	S		
First Name	Middle Name	Last Na		— Che	eck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Na	amo	- I п	An amended filing
					A supplement showing post-petition chapter 1
United States Bankruptcy Court for the: Case number	r <u>Northern</u>	_ District of Illin	nois tate)		expenses as of the following date:
(If known)					MM / DD / YYYY
Official Form 106I					
Schedule I: Your II	ncome				12/1
information about your spouse	. If you are separated and ed, attach a separate she ery question.	d your spous	e is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in your employment		Debtor 1			Debtor 2
information.	Employment status	✓ Employ	ved		Employed
If you have more than one job, attach a separate page with			nployed		Not Employed
information about additional employers.	Occupation	Admin Ass			-
Include part time, seasonal, or self-employed work.	Employer's name	America's F	Financial Choice		
Occupation may include student	Employer's address	2Madison	St FI 2		
or homemaker, if it applies.		Number Stre	eet		Number Street
		Oak Park	Illinois	60302	-
		City	State	Zip Code	City State Zip Code
	How long employed there?	3 years	_		
Part 2: Give Details About	Monthly Income				
spouse unless you are separated	we more than one employer,	-	nformation for		write \$0 in the space. Include your non-filing or that person on the lines below. If you need For Debtor 2 or non-filing spouse
 List monthly gross wages, sa deductions.) If not paid month be. 			2.	\$2,380.45	speake
3. Estimate and list monthly ov	ertime pay.		3	+ \$0.00	
4. Calculate gross income. Add	l line 2 + line 3.		4.	\$2,380.45	

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 32 of 63

Debtor 1 lvy	Williams	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$2,380.45	3	
5. List all payroll deductions:		<u>.</u>		
5a. Tax, Medicare, and Social Security deductions	5a.	\$371.15		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$148.87		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:		\$0.00 +		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +		\$520.02		
+5h.	o			
7. Calculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$1,860.43		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, an	_	\$0.00		
the total monthly net income. 8b. Interest and dividends	8a. 8b.	\$0.00		
	•	φυ.υυ		
8c. Family support payments that you, a non-filing spouse, o dependent regularly receive				
Include alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	e, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any noncash assistance that you receive, such as food stamps (benefi under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:		20.00		
On Barrier or retirement income	8f.	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. + _	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling s	10. spouse	\$1,860.43 +	=	\$1,860.43
11. State all other regular contributions to the expenses that you include contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or amounts.	ır household, your d	ependents, your roomm		
Specify:	cato that are not av	and to pay expenses i	11. +	\$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S			,	\$1,860.43
				Combined monthly income
13. Do you expect an increase or decrease within the year after	r you file this form?			
No.				
Yes. Explain:				
L 163. Expiairi.				

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 33 of 63

		Doct	ument Page 33 of 63	3		
Fill in this infor	mation to identify your	case:				
Debtor 1	lvy		Williams			
Dalatano	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	j	
United States E	Bankruptcy Court for the	e: Northern	District of Illinois (State)	A supplement sho expenses as of th		petition chapter 13 date:
Case number (If known)				MM / DD / YYYY		
Official	Form 106J			IIIII 7 55 7 1111		
Schedul	e J: Your Ex	penses				12/15
information. If			re filing together, both are equal s form. On the top of any addition			
	cribe Your Househ	old				
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. De	oes Debtor 2 live in a	separate household?				
	No					
	Yes. Debtor 2 must	file Official Forms 106J-2, Expe	nses for Separate Household of Deb	tor 2.		
2. Do you hav	e dependents?	No				
Do not list D Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depe	endent live
	penses include	No				
than yourself and dependents	d your	Yes				
		g Monthly Expenses				
_	of a date after the bar		you are using this form as a suppl oplemental Schedule J, check the	-		
	•	-cash government assistance I it on <i>Schedule I: Your Incom</i> e	-			Your expenses
	or home ownership or the ground or lot. 4.	expenses for your residence. In	nclude first mortgage payments and		4.	\$250.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 34 of 63

Debtor 1 My Williams Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural g	as	6a.	\$0.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, Ir	ternet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$350.00
8. Childcare and children's ed	lucation costs	8.	\$0.00
9. Clothing, laundry, and dry o	eleaning	9.	\$85.00
10. Personal care products ar	nd services	10.	\$85.00
11. Medical and dental expen	ses	11.	\$35.00
12. Transportation. Include ga Do not include car payment	s, maintenance, bus or train fare. s	12.	\$250.00
13. Entertainment, clubs, reci	reation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	and religious donations	14.	\$0.00
15. Insurance. Do not include insurance dec	ducted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$130.00
15d. Other insurance. Specif	y:	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	ents:	10	
17a. Car payments for Vehicl		17a	\$0.00
17b. Car payments for Vehic	le 2	17b	\$0.00
17c. Other. Specify: Payme	nt for use of car	17c	\$623.00
17d. Other. Specify: Payme	nt plan with IRS	17d	\$50.00
18. Your payments of alimony	, maintenance, and support that you did not report as deducted from		\$0.00
	ule I, Your Income (Official Form 106I).	18.	
	to support others who do not live with you.		
Specify:		19.	\$0.00
20. Other real property expense 20a. Mortgages on other pro	ses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.	עייי	20a	\$0.00 \$0.00
20c. Property, homeowner's	or renter's insurance	20b	
20d. Maintenance, repair, an		20c	\$0.00
20e. Homeowner's association		20d	\$0.00
206. HOMEOWING 5 d550Cldtle	on condominant dats	20e	\$0.00

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 35 of 63

Debtor 1 lvy			Williams	Case number (if known)		
First I		Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expen	ises.				\$1,958.00
	nes 4 through 21.					\$0.00
. ,	` ' '	,, ,,	from Official Form 106J-2			\$1,958.00
22c. Add lir	ne 22a and 22b. The	result is your monthly expe	enses.		22.	
23. Calculate	your monthly net inc	come.				
23a. Copy	line 12 (your combine	ed monthly income) from S	Schedule I.		23a	\$1,860.43
23b. Copy	your monthly expense	es from line 22 above.			23b	\$1,958.00
23c. Subtra	act your monthly expe	nses from your monthly ir	icome.			(\$97.57)
The re	esult is your monthly r	net income.			23c	
			oan within the year or do yo			

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 36 of 63

Fill in this infor	mation to identify your ca	ase:	
Debtor 1	lvy		Williams
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
1			(State)
Case number (If known)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below				
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
	✓ No				
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
	Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and				
	that they are true and correct.				
×	/s/ lvy Williams	x			
	Signature of Debtor 1	Signature of Debtor 2			
	Date 2/22/2017	Date			
	MM/DD/YYYY	MM/DD/YYYY			

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 37 of 63

Fill in	n this info	ormation to identify your	case:					
Debt	tor 1	lvy		William		_		
Debt	tor 2	First Name	Middle I	Name Last Na	ıme			
	use, if filing)	First Name	Middle I	Name Last Na	ıme	=		
Unite	ed States	Bankruptcy Court for the:	Northern	District of Illii	nois tate)	-		
Case (If kno	e number own)	r		(3	late)			_
Off	ficial	Form 107						Check if this is a amended filing
Sta	iteme	ent of Financia	al Affairs f	or Individuals	Filing fo	r Bankru	ptcy	12/1:
infor	mation.	lete and accurate as po . If more space is need nown). Answer every o	ed, attach a sep					
Part	1: Giv	e Details About Your	Marital Status	and Where You Live	d Before			
1.	What i	s your current marital st	atus?					
	Married✓ Not married							
2.	During	the last 3 years, have y	ou lived anywhere	e other than where you	live now?			
	✓ No	o es. List all of the places y	ou lived in the las	t 3 years. Do not include	e where you live	now.		
	De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same a	as Debtor 1		Same as Debtor 1
	Nu	umber Street		From	Number St	reet		From To
	Ci	ity State	Zip Code		City	State	Zip Code	
					Same a	as Debtor 1		Same as Debtor 1
	Nu	umber Street		From	Number St	reet		From To
	Ci	ity State	Zip Code		City	State	Zip Code	
	<i>and territ</i> ☑ No	he last 8 years, did you e tories include Arizona, Calif s. Make sure you fill out S	omia, Idaho, Louis	siana, Nevada, New Mexic	co, Puerto Rico, T			

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 38 of 63

Williams Debtor 1 lvy Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$3317.60 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$28113.65 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$26388.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 39 of 63

Williams Debtor 1 lvy __ Case number (if known) First Name Middle Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 40 of 63

or 1	lvy			Wi	lliams	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsio corp iger	ders include your porations of whic	relatives; a h you are a for a busir	iny general partners in officer, director, ness you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	yments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name			-			
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments on No	ı debts gua	for bankruptcy, or aranteed or cosigned to benefited an instanted to be a second control of the second cost	ed by an insider.	y payments or trans	sfer any property o	n account of a debt that benefited an
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 41 of 63

Williams Debtor 1 lvy Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Contract Cook County Circuit Court Pending One main Fin. v WILLIAMS, IVY Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 15m4006356 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 42 of 63

Debtor	1 lvy		Williams	Case number (if kno	own)	
	First Name	Middle Name	Last Name	·		
	/ithin 90 days before you ccounts or refuse to mak		d any creditor, including a b ou owed a debt?	ank or financial institution	on, set off any amou	ınts from your
Γ.	No					
	Yes. Fill in the details.					
L	Tes. Fill III the details.					
			Describe the action the	e creditor took	Date action	Amount
					was taken	
			_			-
	Creditor's Name					
			=			
	Number Street					
			Last 4 digits of account r	number: XXXX-		
	City Stat	te Zip Code	-			
	Oity	.c Zip codc				
	ithin 1 year before you fi opointed receiver, a cust		any of your property in the	possession of an assigned	e for the benefit of o	creditors, a court-
V	7 No					
Ľ	Yes					
L	163					
Part 5:	List Certain Gifts an	nd Contributions				
13. V	Nithin 2 years before you	filed for bankruptcy, die	d you give any gifts with a to	otal value of more than \$	600 per person?	
Į.	√ No					
Ī	Yes. Fill in the details	for each gift.				
	Gifts with a total valu per person		Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You G	ave the Gift	-			
			_			
	Number Street		_			
			_			
	City Stat	te Zip Code				
	Person's relationship to	you				
						-
	Person to Whom You G	Save the Gift	-			
			_			
	Number Street		-			
	City Stat	te Zip Code	-			
	Person's relationship to					
	2.222	y = -				

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 43 of 63

Debt	tor 1	lvy	Williams Case number (if kno	wn)	
		First Name Middle Name	Last Name		
11	\A/;+	hin 2 years hefers you filed for hankruntay d	id you give any gifts or contributions with a total value	of more than \$600	to any obarity?
14.		No	id you give any girts or contributions with a total value	of more than \$600	to any charity?
		Yes. Fill in the details for each gift or contribu	ution.		
		Gifts or contributions to charities	Describe what you contributed	Date you	Value
		that total more than \$600	Dodonise what you commission	contributed	Valuo
		Charity's Name	_		
			_		
		Number Street	_		
		Number Street			
		City State Zip Code	_		
Dawi		List Certain Losses			
Part	ο:	List Certain Losses			
15.	Wit	hin 1 year before you filed for bankruptcy or	since you filed for bankruptcy, did you lose anything be	cause of theft, fire.	other disaster, or
		nbling?		,	,
	V	No			
	Ħ	Yes. Fill in the details.			
		Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
		how the loss occurred	Include the amount that insurance has paid. List	loss	lost
			pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>		
Part	7	List Certain Payments or Transfers			
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No	I you or anyone else acting on your behalf pay or trans ptcy petition? or credit counseling agencies for services required in your l		
	✓	Yes. Fill in the details.			
			Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		or transfer	
		Semrad Law Firm Person Who Was Paid	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street	transferred	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	transferred	or transfer was made	payment

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 44 of 63

Debi	or 1			Williams	Case number (if known)	·	
		First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed you deal with your credit not include any payment or t	ors or to make paym		our behalf pay or transfer	any property to anyo	ne who promised to
	V	No Yes. Fill in the details.					
	Ш	res. I III III ule detalis.					_
				Description and value of a transferred	any property	Date Ar payment or transfer was made	nount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	Inclu and	ordinary course of your builde both outright transfers a transfers that you have alreated No Yes. Fill in the details.	nd transfers made as s	security (such as the granting of	a security interest or mortga	ge on your property). C	Oo not include gifts
				Description and value of a property transferred		y property or ceived or debts paid	Date transfer was made
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
19.	ben	nin 10 years before you file eficiary? ese are often called asset-pro		d you transfer any property to	a self-settled trust or sim	ilar device of which y	ou are a
	_	No	,				
		Yes. Fill in the details.					
				Description and value of	the property transferred		Date transfer was made
		Name of trust					

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 45 of 63

Williams Debtor 1 lvy Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 46 of 63

Williams Debtor 1 lvy Case number (if known) First Name Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code Zip Code City State

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 47 of 63

Deb	tor 1	Ivy First Name		Middle Name		iams Name	Ca	ase number (i	f known)		
		rirst Name	IV.	/ilddie Name	Last	name					
26.	Hav	e you been a party	y in any judici	al or administr	ative procee	ding under	r any environme	ental law? Ir	nclude settlement	s and orders	s.
	V	No									
	Ħ	Yes. Fill in the det	ails.								
					Court or age	ncy		Nature	of the case		Status of the
					_						case
		Case title									Pending
					Court Name			-			
		Case number			NumberStreet	<u></u> t		-			On appeal
		Cuco number									Concluded
					City	State	Zip Code				_
Pari	111:	Give Details Ab	out Your Bu	usiness or Co	nnections	to Anv Bu	ısiness				
27.	Witl	nin 4 years before	you filed for b	ankruptcy, did	l you own a b	usiness or	have any of th	e following o	connections to an	y business?	
		A sole propri	etor or self-en	nploved in a tra	ade, professio	on. or othe	r activity, either	r full-time or i	oart-time		
				-	-		artnership (LLP				
		A partner in a)				,			
				aging executiv	e of a corpo	ration					
				the voting or e	-		poration				
						00 01 0 00.	p or allors				
	✓	No. None of the a									
		Yes. Check all that	at apply above	e and fill in the	details below	/ for each b	ousiness.				
					Descri	be the nati	ure of the busir	ness	Employer Ident include Social		
										Security nur	ilber of filit.
		Business Name			_				EIN:		
		Number Street			Name (of account	ant or bookkee	ener	Dates business	existed	
		City	State	Zip Code	_	or docount	and or booking	оро:	From	To	
		,							110111	_ 10	
					Descri	be the nati	ure of the busir	ness	Employer Ident include Social		
										Security nur	ilber of film.
		Business Name			_				EIN:		
		N 1 5			_				Date to the state of		
		Number Street			Name (of account	ant or bookkee	ener	Dates business	existed	
		City	State	Zip Code	_	or account	ant or booker	СРСІ	From	To	
		,							110111	_ 10	
					Descri	be the nati	ure of the busir	ness	Employer Ident		
									include Social	Security nur	mber or IIIN.
		Business Name			_				EIN:		
					_						
		Number Street			Al.	- 6	ant an barill		Dates business	existed	
		City	Ctoto	Zin Cod-	Name (or account	ant or bookkee	eper	_	_	
		City	State	Zip Code					From	_ 10	

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 48 of 63

Deb	otor 1 lvy				Williams	Case number (if known)
	First	t Name		Middle Name	Last Name	
28.	credito No	ors, or other pai	rties.	bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Ye	es. Fill in the det	ails below.			
					Date issued	
	_					
	Na	ame			MM/DD/YYYY	
	Nı	umber Street			_	
		difficial career				
	Ci	ity	State	Zip Code	_	
	0:					
Par	t 12: Si	ign Below				
	true and	correct. I unde	erstand that	making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Ivy Williams			
		Signatu	ure of Debtor	1		Signature of Debtor 2
		Date 2	2/22/2017			Date
	Did you a	attach addition	al pages to	/our Statement of	Einanoial Affaire for Individ	luals Filing for Bankruptcy (Official Form 107)?
		attacii additioli	ai pages to	Tour Statement of	Filialicial Alialis Ioi iliulvic	idais Filling for Balikruptey (Official Form 107):
	✓ No					
	Yes					
	Did you p	pay or agree to	pay someon	e who is not an at	torney to help you fill out b	ankruptcy forms?
	√ No					
	Yes.	Name of person	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 49 of 63

Fill in this information to identify your case:					
Debtor 1	lvy	Williams			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(Giaio)		

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Surrender the property. Creditor's No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 50 of 63

Debtor	lvy		Williams	Case number (if	
1	First Name	Middle Name	Last Name	known)	
art 2:	List Your Unexpired	d Personal Property Leas	es		
or any	unexpired personal pro	operty lease that you listed in	Schedule G: Executor	ry Contracts and Unexpired Leases (Official Form 106G), fill in t	
		real estate leases. Unexpired property lease if the trustee		t are still in effect; the lease period has not yet ended. You may 1 U.S.C. § 365(p)(2).	,
Des	scribe your unexpired p	ersonal property leases		Will the lease be assumed?	
Les	ssor's name:			No Yes	
	scription of leased perty:				
Les	ssor's name:			□ No □ Yes	
	scription of leased perty:				
Les	ssor's name:			□ No □ Yes	
	scription of leased perty:			_	
Les	ssor's name:			□ No □ Yes	
	scription of leased perty:			—	
Les	ssor's name:			□ No □ Yes	
	scription of leased perty:				
Les	ssor's name:			□ No □ Yes	
	scription of leased perty:				
Les	ssor's name:			□ No □ Yes	
	scription of leased perty:			_	
art 2	Sign Below				
Unde			my intention about any	y property of my estate that secures a debt and any personal	
_	/s/ Ivy Williams		<u> </u>		
Si	ignature of Debtor 1		Si	ignature of Debtor 2	
D	ate 2/22/2017 MM/DD/YYYY		Da	ate MM/DD/YYYY	

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 51 of 63

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Ivy Williams	1101111011112	Case No.	
	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSAT	TION OF ATTORNEY I	FOR DEBTOR
	compensation paid to me within one	year before the filing o	certify that I am the attorney for the al f the petition in bankruptcy, or agreed emplation of or in connection w ith th	to be paid to me, for services
	For legal services, I have agreed to a	ccept		\$1,350.00
	Prior to the filing of this statement I	have received		\$0.00
	Balance Due			\$1,350.00
2.	The source of the compensation pai	d to me was:		
	✓ Debtor	Other (spe	ecify)	
3.	The source of the compensation pai	d to me is:		
	✓ Debtor	Other (spe	ecify)	
4.	I have not agreed to share the all members and associates of my	pove-disclosed compen aw firm.	sation with any other person unless th	ney are
		w firm. A copy of the ag	on with a other person or persons who reement, together with a list of the nar	
5.			r legal service for all aspects of the bar ering advice to the debtor in determini	
	b. Preparation and filing of any	petition, schedules, sta	tements of affairs and plan which may	be required;
	c. Representation of the debtor	at the meeting of credit	tors and confirmation hearing, and any	adjourned hearings thereof;
6.	By agreement with the debtor(s), the	above-disclosed fee do	es not include the following services:	
		CERT	TIFICATION	
	certify that the foregoing is a comple or(s) in this bankruptcy proceedings.	te statement of any agre	eement or arrangement for payment to	me for representation of the
	2/22/2017		/s/ Mike Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 56 of 63

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Williams, Ivy	Case No	
Debtor(s)			
		Chapter.	Chapter7
	VERIFICA	ATION OF CREDITOR MAT	RIX
Ti knowledge	he above named Debtors hereby verify the.	hat the attached list of creditors is tr	ue and correct to the best of their
Date:	2/22/2017	/s/ Williams, Ivy Williams, Ivy Signature of Deb	ntor.

US DEPT OF ED/GLELSI 2401 INTERNATIONAL LN MADISON, WI, 53704

ONEMAIN 601 Nw 2nd St Evansville, IN, 47708

Blatt Hasenmille Leibsker 10 S Lasalle, Ste 2200 Chicago, IL, 60603

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD, 57107

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago, IL, 60606

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

Spotloan P.O. Box 927 Palatine, IL, 60078

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 58 of 63

Debtor 1 lvy First Name		Williams	Case number (if known)	
	Middle Name	Last Name		e negative in the second secon
Part 6: Answer These Qu	estions for Reporting Purpo			
16. What kind of debts do you have?	No. Go to line 16b ✓ Yes. Go to line 17. 16b. Are your debts prima	al, family, or household iness debts are debts the head of the buse	purpose." at you incurred to obtain siness or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid the No.	oter 7. Do you estimate that a at funds will be available to d	distribute to unsecured cre	r is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49─ 50-99─ 100-199─ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	Decreed	The state of the s	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	Bound	Termen	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	If I have chosen to file under of title 11, United States Cocunder Chapter 7.	Chapter 7, I am aware that de. I understand the relief a and I did not pay or agree tained and read the notice	t I may proceed, if eligib available under each cha to pay someone who is required by 11 U.S.C.	formation provided is true and ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill § 342(b).
	I understand making a false sconnection with a bankruptc both. 18 U.S.C. §§ 152, 134 /s/ Ivy Williams Signature of Debtor 1 Executed on	tatement, concealing proposed case can result in fines up 1519, and 3571.	perty, or obtaining mon up to \$250,000, or impri	ey or property by fraud in isonment for up to 20 years, or

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 59 of 63

		Doce	iniciti Tage 33 c	00	
Fill in this infor	mation to identify your cas	e:			
Debtor 1	lvy		Williams		
	First Name	Middle Name	Last Name	-	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States F		Northern			
	annupley oddit for tite.	vortrieni	District of Illinois (State)		
Case number (If known)				-	
Official	Form 106Dec				Check if this is a amended filing
Declarati	ion About an Ir	dividual Debt	or's Schedules		12/1
			sible for supplying correct in	nformation	
money or prope	1341, 1519, and 3571.	bankruptcy schedules on with a bankruptcy case	r amended schedules. Maki can result in fines up to \$2	ng a false statement, concea 50,000, or imprisonment for t	ling property, or obtaining up to 20 years, or both. 18
Part IR Sign	Delow				
Did you pa	ay or agree to pay someor	e who is NOT an attorne	y to help you fill out bankru	ptcy forms?	
✓ No					
Yes. N	lame of person		Attach Rankruntov Petin	ion Preparer's Notice, Declaration	an Jewal
			Signature (Official Form	119).	n, and
		п			
Under pen that they a	alty of perjury, I declare t are true and correct.	hat I have read the sumr	nary and schedules filed wit	h this declaration and	
🗶 /s/ Ivy Wil	lliams ////	ansul	×		
Signature o	f Debtor 1	7100 00 0.0	Signature of	Debtor 2	
Date 2/22/	/2017		Date		
MM/	DD/YYYY			D/YYYY	

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 60 of 63

Debtor 1			Williams	Case number (if known)
	irst Name	Middle Name	Last Name	
cred	in 2 years before you filed fitors, or other parties. No Yes. Fill in the details below		ou give a financial statement Date issued	to anyone about your business? Include all financial institutions,
			Date 133ded	
	Name		MM/DD/YYYY	
	Number Street		_	
	Number Street			
	City State	Zip Code	-	*
				,
Part 12:	Sign Below			
tiue a	ruptcy case can result in fi	ines up to \$250,000,	tement, concealing property.	<u> </u>
	Signature of Debte	or i		Signature of Debtor 2
	Date 2/22/2017	V		Date
Did yo	u attach additional pages t	o Your Statement of	Financial Affairs for Individua	ls Filing for Bankruptcy (Official Form 107)?
✓ No				Criming to Building (Cincian Form):
Did yo	u pay or agree to pay some	one who is not an att	orney to help you fill out ban	kruptcy forms?
✓ No				
Ye	s. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 61 of 63

	the matter search of the children of the con-		Williams	Case number (if	
First I	Vame	Middle Name	Last Name	known)	
List Y	our Unexpired I	Personal Property Lea	ses		
Name and Post of the Owner, where the Owner, which is					
nation be	low. Do not list re	al estate leases. Unexpire	ed leases are leases that a	Contracts and Unexpired Leases are still in effect; the lease perio	s (Official Form 106G), fill in the
ne an une	xpired personal p	roperty lease if the truste	e does not assume it. 11	J.S.C. § 365(p)(2).	a nac not yet chaca. Tou may
Describe y	our unexpired per	sonal property leases	7.5	Will the	lease be assumed?
essor's na	me:			No	
				Yes	
Description	of leased				
property:					
				□No	
.essor's na	me:		×	Yes	
escription	of leased			100	
roperty:	or leased				
essor's na	me:	€		□ No	
				Yes	
escription	of leased			Bonned	
roperty:			×		
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roperty:					
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escription	of leased			1.00	
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essor's nai	me:			No	
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escription	of leased				
roperty:					
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essor's nar	ne:			No	
				Yes	
escription of operty:	of leased				
Sign B	elow			The state of the s	THE RESERVE OF THE PERSON OF T
Oigirio					
der penalt	y of perjury, I dec	lare that I have indicated	my intention about any p	roperty of my estate that secure	s a debt and any personal
perty that	is subject to an u	inexpired lease.			
, , .	1/	11/01			
/s/ Ivy W	1 11 11	MANNOWK	2 *		
Signature o	Di Deptor 1		Sign	ature of Debtor 2	
Date 2/2 2			Date		
MM	/DD/YYYY			MM/DD/YYYY	
			1		

Statement of Intention for Individuals Filing Under Chapter 7

page 2

Official Form 108

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 62 of 63

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Williams, Ivy Debtor(s)	Case No	
		Chapter.	Chapter7
	VERIFIC	ATION OF CREDITOR MATRI	X
The knowledge.	e above named Debtors hereby verify	that the attached list of creditors is true a	and correct to the best of their
Date:	2/22/2017	/s/ Williams, Ivy Williams, Ivy Signature of Debtor	Ly Williams

Case 17-05063 Doc 1 Filed 02/22/17 Entered 02/22/17 11:03:06 Desc Main Document Page 63 of 63

Debtor 1 lvy		Williams	Case number (if k	(nown)	
First Name	Middle Name	Last Name	oddo nambol (///		
			Column A Debtor 1	Column B Debtor 2 or	Ę.
8 Unomployment comp	nastica			non-filing spouse	
8. Unemployment compe Do not enter the amoun	ensation at if you contend that the amount	received was a banafit	\$0.00	-	
under the Social Securit	y Act. Instead, list it here:	teceived was a benefit			
For you		\$0.00			
For your spouse		\$0.00			
Pension or retirement benefit under the Social	income. Do not include any amo Security Act.	ount received that was a	\$0.00		
10.Income from all othe	r sources not listed above.Spec	cify the source and			
payments received as a	any benefits received under the S victim of a war crime, a crime aga	Social Security Act or			
international or domestic	c terrorism. If necessary, list other	sources on a separate			
page and put the total b	pelow.	Supplied to the supplied of th			
			-		
Total amounts from sep	arate pages, if any.		+\$0.00	+	
11. Calculate your total each	current monthly income. Add li	nes 2 through 10 for	\$2,375.68	+	\$2,375.68
	e total for Column A to the total fo	r Column B			Ψ2,070.00
					Total current
Part 2: Determine Wh	ether the Means Test Appli	es to You			monthly income
	t monthly income for the year.				
12a. Copy your total cur	rent monthly income from line 11	. and various stops.	Con	vy line 11 here	
	number of months in a year).	*	СОР	y line 11 here →	\$2,375.68
	nnual income for this part of the t				X 12
125. The leadit is your a	initial income for this part of the f	orm.		12b.	\$28,508.16
12 Calaulata tha ann		West W			
13 Galculate the median	family income that applies to y	ou. Follow these steps:			
Fill in the state in which	you live.	Illinois			
Fill in the number of peo	ala ia wawa hawasha ki	1			
Fill in the median family i household.	ncome for your state and size of			13.	\$50,133.00
	e median income amounts, go or	line using the link ansai	find in the consult.		<u> </u>
instructions for this form	. This list may also be available at	the bankruptcy clerk's o	office.		
14. How do the lines comp	pare?				
14a. J Line 12b is less	s than or equal to line 13. On the	ton of page 1, shook he	v 1 Thorois V	<i>(</i>)	
Go to Part 3.	The second of the second of the	top of page 1, check bo	ix i, There is no presumption o	of abuse.	
14b. Line 12b is mo	re than line 13. On the top of pag	re 1 check box 2. Tho	programation of abuse is determined	in the contract of	
Go to Part 3 an	nd fill out Form 122A-2.	ge 1, theck box 2, The p	presumption of abuse is determ	lined by Form 122A-2.	
O: P. I					
Part 3: Sign Below					
		and and exact the Angele Sector of Management of the Control of th			
By signing here, I declar	re under penalty of perjury that the	e information on this sta	tement and in any attachments	s is true and correct	
	\cap		noment and in any accomments	is true and correct.	
	1/				
✗ /s/ Ivy Williams	AM Mullian	w x			
Signature of Debtor	1		Signature of Debtor 2		— 0
	U		and the property of the proper		
Date 2/22/2017	-		Date 2/22/2017		
MM/DD/YYYY			MM/DD/YYYY		
If you checked line 14	a, do NOT fill out or file Form 12	24.2			
If you checked line 14	b, fill out Form 122A-2 and file it	with this form.			
		The state of the s			